HANMI FINANCIAL CORPORATION

| Selected balance and off-balance sheet items Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) | CPP Disburser 02/27/2 2013 \$ millio | 2009 | RSSD (Holding 29002) | 61 1 | 334.5% 240.8% 398.9% 5800.8% 358.2% 1846.6% 294.7% 6502.3% 231.6% |
|--|--------------------------------------|---|----------------------|---|---|
| Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$1,428 \$644 \$3 \$25 \$0 \$0 \$1 \$13 \$578 \$5 \$0 \$230 \$92 | | \$4,231 \$2,796 \$10 \$124 \$23 \$0 \$3 \$250 \$2,282 \$308 \$308 \$2,761 \$0 \$2,99 | 196.2% 334.5% 240.8% 398.9% 5800.8% 358.2% 1846.6% 294.7% 6502.3% 231.6% |
| Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$1,428 \$644 \$3 \$25 \$0 \$0 \$1 \$13 \$578 \$5 \$0 \$230 \$230 \$92 | | \$4,231 \$2,796 \$10 \$124 \$23 \$0 \$3 \$250 \$2,282 \$308 \$0 \$761 \$0 \$299 | 334.5% 240.8% 398.9% 5800.8% 358.2% 1846.6% 294.7% 6502.3% 231.6% |
| Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sole (quarter) Open-end HELOC originated for sole (quarter) | | \$3 \$25 \$0 \$0 \$1 \$13 \$578 \$5 \$0 \$230 \$92 | | \$10 \$124 \$23 \$0 \$3 \$250 \$2,282 \$308 \$0 \$761 \$0 \$299 | 240.8% 398.9% 5800.8% 358.2% 1846.6% 294.7% 6502.3% 231.6% |
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| Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cother securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$13 \$578 \$5 \$0 \$230 \$0 \$92 | | \$250 \$2,282 \$308 \$0 \$761 \$0 \$299 | 1846.6% 294.7% 6502.3% 231.6% 224.9% |
| Commercial real estate Unused commitments Securitization outsd sanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$578 \$5 \$0 \$230 \$0 \$92 | | \$2,282 \$308 \$0 \$761 \$0 \$299 | 294.7% 6502.3% 231.6% 224.9% |
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| Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$0 \$230 \$0 \$92 | | \$0 \$761 \$0 \$299 | 231.6% |
| Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$230 \$0 \$92 | | \$761 \$0 \$299 | 231.6% |
| Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$92 | | \$299 | 224.9% |
| Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | | | | |
| Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | \$305 | | \$158 | 40.11 |
| Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | | | | -48.1% |
| Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) | | | | | |
| | | \$0 | | \$0 | |
| Closed-end mortgage originations sold (quarter) | \$0 | | \$0 | | |
| | \$0 | | \$0 | | |
| Open-end HELOC originations sold (quarter) | | \$0 | | \$0 | |
| Liabilities | | \$1,293 | | \$3,780 | 192.2% |
| Deposits | \$1,257 | | \$3,780 | | |
| Total other borrowings | \$10 | | \$150 | | |
| FHLB advances | | \$10 | \$150 | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | | \$135 | | \$451 | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | | \$0 | | \$0 | NA NA |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | | 9.1% | | 10.4% | |
| Tier 1 risk based capital ratio | | 23.2% | | 13.9% | |
| Total risk based capital ratio | | 24.5% | | 15.2% | |
| Return on equity ¹ | -23.4% | | 6.5% | | |
| Return on assets ¹ | -2.2% | | 0.7% | | |
| Net interest margin ¹ | 3.7% | | 3.7% 86.3% | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} | 22.7% | | -425.4% | | |
| Loss provision to net charge-offs (qtr) | -652.6% | | | | |
| Net charge-offs to average loans and leases ¹ 1 Quarterly, annualized. | | 0.2% | | 0.0% | |
| quarterly, uninualizea. | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2013 | 2014 | 2013 | 2014 | |
| Construction & development | 45.9% | 1.9% | 0.0% | 0.0% | |
| Closed-end 1-4 family residential | 86.6% | 3.2% | 0.2% | 0.0% | |
| Home equity | 63.8% | 7.5% | 0.0% | 0.0% | |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | |
| Other consumer | 5.3% | 0.0% | 0.8% | 0.0% | |
| Commercial & Industrial | 41.3% | 3.1% 1.9% | 9.1% 0.7% | 0.2% | |
| Commercial real estate Total loans | 40.8% | 2.2% | 0.7% | 0.0% | |